What is claimed is:

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1.An MP3 personal storage device with income-call displaying function, which has an earphone and a microphone and comprises:

a memory control module coupled to at least one memory for storing a digital data;

a signal processing module coupled to said earphone, said microphone and said memory control module for processing said digital signal;

a blue tooth module coupled to said memory control module and said signal processing module for receiving a remote data signal and replying a modulation signal;

a monitor coupled to said memory control module for displaying a digital data transmitted from said signal processing module.

- 2. The MP3 personal storage device as in claim 1, wherein said memory control module is a card reader, said memory is a memory card detachably inserted to said card reader for expanding content of said memory card.
- 3. The MP3 personal storage device as in claim 1, wherein said memory card is a flash memory card.
- 4. The MP3 personal storage device as in claim 1, wherein said signal processing module comprises:

a voice transmission and encoder/decoder unit used to encode/ decode a voice and convert data between digital format and analog format;

an MP3 decoder used to decode the MP3 digital file to a voice signal for outputting to said earphone.

5. The MP3 personal storage device as in claim 1, wherein said monitor.

displayed a income-call signal that was produced from said voice transmission and encoder/decoder unit by decoding said remote data signal.

6. The MP3 personal storage device as in claim 1, wherein said monitor displayed a broadcast information produced after processing MP3 digital file by said signal processing module.

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- 7. The MP3 personal storage device as in claim 1, wherein said blue tooth module is coupled to said signal processing module and wireless transmission with a blue tooth cell-phone to receive the income-call.
- 8. The MP3 personal storage device as in claim 1, wherein said blue tooth module is coupled to said memory control module and wireless transmission in digital data with a remote blue tooth electronic device so as to transmit data between said memory control module and said remote blue tooth electronic device.
 - 9. The MP3 personal storage device as in claim 1, wherein said remote blue tooth electronic device is a remote storage device, and said blue tooth module wireless transmission in digital data with said remote storage device.
 - 10. The MP3 personal storage device as in claim 1, wherein said digital data is a MP3 digital file that could be stored in said memory directly.